

**Information to identify the case:**

Debtor 1	<u>Anil Kumar</u>	Social Security number or ITIN	xxx-xx-8506
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-33174-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anil Kumar

3/15/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Anil Kumar  
 Debtor

Case No. 17-33174-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

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 Total Noticed: 27

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db +Anil Kumar, 144 Cedar Grove Lane, Somerset, NJ 08873-5208  
 cr +Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487, UNITED STATES 33487-2853  
 cr +Shree Ji Inc., c/o Giordano, Halleran & Cielsa, P.C., 125 Half Mile Road, Suite 300,  
 Red Bank, NJ 07701-6777  
 cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +WELLS FARGO BANK, NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, 6409 Congress Ave,  
 Suite 100, Boca Raton, FL 33487-2853  
 517179944 +Ditech, 301 West Bay Street, 22nd Floor, Jacksonville, FL 32202-5184  
 517820693 +Glikin Brothers, Inc., 2 Joseph Street, Newark, NJ 07105-4710  
 517179945 +Kamal Kumar, 17 Tracy Court, Franklin Park, NJ 08823-1337  
 517820690 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620  
 517182446 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517820697 +Pasricha & Patel, LLC, 1794 Oak Tree Road, Edison, NJ 08820-2704  
 517820694 +Roth & Roth, PA, 241 First Street, Lakewood, NJ 08701-3320  
 517820691 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division of Taxation, Compliance & Enforcement -,  
 Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695)  
 517905309 +Shree Ji Inc., c/o Giordano, Halleran & Ciesla, P.C., 125 Half Mile Road, Suite 300,  
 Red Bank, NJ 07701-6777  
 517820695 +Shree Ji, Inc., 30 Thames Road, Piscataway, NJ 08854-5229  
 517803133 +U.S. Bank Trust, N.A., as Trustee for LSF10 Master, 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500  
 517803134 +U.S. Bank Trust, N.A., as Trustee for LSF10 Master, 13801 Wireless Way,  
 Oklahoma City, OK 73134, U.S. Bank Trust, N.A., as Trustee for LS, 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500  
 517820696 +Van Cleef Engineers Associates, LLC, 32 Brower Lane, Hillsborough, NJ 08844-1270  
 517364573 +Wells Fargo Bank, National Association, Nationstar Mortgage LLC d/b/a Mr. Cooper,  
 Attn: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9096  
 517820698 +Wiley Lavender, PC, 216 Amboy Ave., PO Box 429, Metuchen, NJ 08840-0429

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2019 01:16:37 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 16 2019 01:16:32 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517820692 +EDI: CAPITALONE.COM Mar 16 2019 04:38:00 Capital One, PO Box 30285,  
 Salt lake City, UT 84130-0285  
 517230548 EDI: DISCOVER.COM Mar 16 2019 04:38:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517228027 E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2019 01:16:02  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 517841840 +EDI: IRS.COM Mar 16 2019 04:38:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 517340960 +EDI: PRA.COM Mar 16 2019 04:38:00 Orion Portfolio Services LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517871126\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 27

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Carlos D Martinez on behalf of Debtor Anil Kumar cmartinez@scura.com, ecfbkfilings@scuramealey.com; mmack@scura.com; dstevens@scura.com; jesposito@scuramealey.com; lrichard@scura.com  
Denise E. Carlson on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES TRUST 2007-AC4 ASSET-BACKED CERTIFICATES, SERIES 2007-AC4 dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donald F. Campbell, Jr. on behalf of Creditor Shree Ji Inc. dcampbell@ghclaw.com, 4433@notices.nextchapterbk.com  
Kevin Gordon McDonald on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES TRUST 2007-AC4 ASSET-BACKED CERTIFICATES, SERIES 2007-AC4 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin M. Buttery on behalf of Creditor Ditech Financial LLC bkyefile@rasflaw.com  
Kevin M. Buttery on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION bkyefile@rasflaw.com  
Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com  
Nicholas V. Rogers on behalf of Creditor Ditech Financial LLC nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15